



**Baton Rouge City Parish**  
Employees' Federal Credit Union



## WELCOME

- P1. President's message  
Winter Staycation Tips  
Mobile App
- P2. 12 Days of Christmas  
Personal Loans  
Auto Loans  
Thankful for our members  
Student Giveaway  
Holiday Specials  
Holiday Closures

Current Savings dividend rate is .05%  
APY (APY = Annual Percentage Yield)  
Balances \$50 and over earn dividends

Christmas Club money was  
transferred to your regular savings  
account on October 1, 2020.

## PRESIDENT'S MESSAGE

With the novel coronavirus, many aspects of our lives have changed. The disruption in your normal, daily routines can be one of the most difficult aspects of quarantine. If you are working from home or not working at all, this can leave you feeling directionless as you try to figure out how to fill all the hours of the day. If you're working from home, it can be helpful to structure your time much like a regular workday. This can be a challenge, however, if you're at home with other family members, including some children, who are remote learning from home as well. Without the structure of a normal school day, kids can be left feeling just as out-of-sorts as adults. If you're not working at all, plan out activities and daily 'things to do' so you have structure to your day, too. Don't get too wrapped up in sticking to a strict schedule. Make your own routines and break up the day in order to stave off monotony.

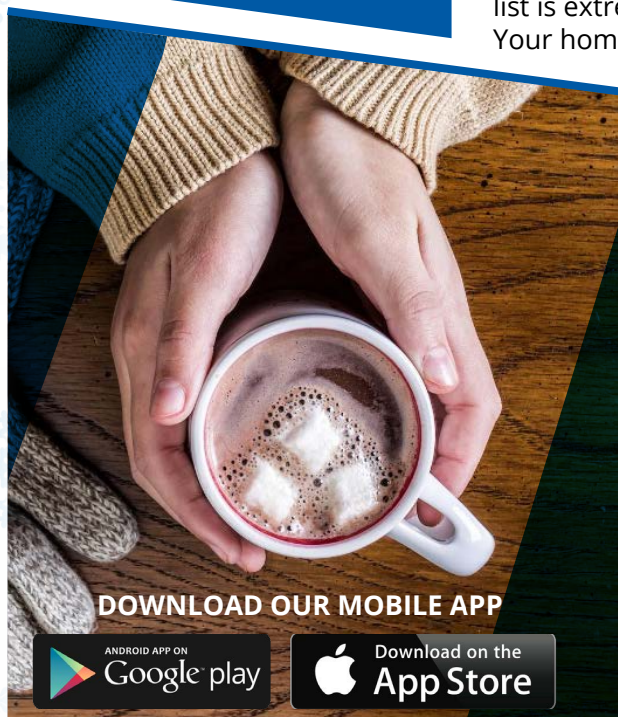
Keep working on projects or find new activities to fill your time, whether it's organizing your closet or trying out a new creative hobby. Getting things done can provide a sense of purpose and competency. It gives you something to work towards and something to look forward to each day. So make a plan, list some things you'd like to accomplish, and then start checking a few things off your list each day. Checking tasks off of your to-do list is extremely satisfying, even if they're small! Do your best, even at home. Your home is your safe space, a sanctuary, and it is important to cater to the needs of the space you are spending all of your time in.

## WINTER STAYCATION TIPS

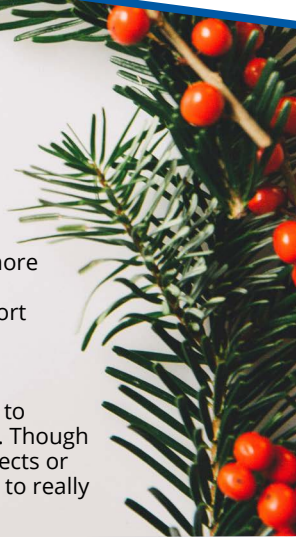
Many families take advantage of winter to get out of the cold and take a vacation to visit somewhere warmer. Unfortunately, for some families, taking a vacation, especially around the holidays just isn't in the budget. Though staying home during the cold winter months may not seem like much of a vacation, there are many benefits to a staycation:

You save money. You get the opportunity to learn more about your area. There's no packing and unpacking. The money you spend stays local, which helps support the local economy. You also strengthen bonds and connections with each other.

You don't need to spend a lot of money or travel far to enjoy fun activities and create memories as a family. Though you may be tempted to complete some of your projects or chores you've been putting off, instead use the time to really enjoy each other.



**DOWNLOAD OUR MOBILE APP**







**WATCH OUR SOCIAL MEDIA FOR MORE INFORMATION  
ON OUR 12 DAYS OF CHRISTMAS GIVEAWAY**

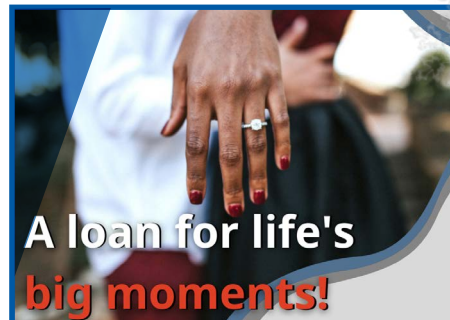
**FOLLOW US ON SOCIAL MEDIA**



## Thankful for our Members!



"Feeling gratitude and not expressing it is like wrapping a present and not giving it." In the spirit of this quote by author William Arthur Ward, I'd like to take this opportunity to express our gratitude for your membership in our Baton Rouge City Parish EMP FCU. Because of your connection, we are able to make our community a better place.



**A loan for life's  
big moments!**

There are certain moments in life that you will never forget. Let Baton Rouge City Parish Employees' FCU make the big moments perfect! Our Signature Loans are here to help you through every stage of life. Rates as low as 6.9% APR\*



**A car the  
whole family  
will love.**

Don't just settle for any car. Get one the whole family can fall in love with! At Baton Rouge City Parish Employees' FCU, we can help you get what you're looking for at the price you need! Rates as low as 2.80% APR\*

### STUDENT GOOD GRADE GIVEAWAY

Every "A" and "B" your child gets on his/her report card throughout the school year will get their name entered into a drawing for cash deposited into their account.

You can mail, fax or drop off a copy of your child's Report Card, to the credit union as soon as you get it.

1st drawing will be on Wednesday, October 21, 2020!

If your child is not a member, it is not too late. All you have to do is bring in your child's birth certificate and social security card, fill out a membership card and deposit as little as \$5.00. Then your child can join the "A & B" Club and start saving at an early age.

Your child must be a member to win and age 5-17.

Entries are limited to Elementary, Middle, and High School students.



### HOLIDAYS...WE'VE GOT YOU COVERED!

You have several options this holiday season that will save you time and money. Everything you need for holiday shopping is here. Ready for a staycation? Get a Holiday Loan and go have some fun! Take a look at more options we have for you:



#### Master Card® Credit Card

Cash Back Rewards  
• No Annual Fees



#### Christmas Club

Save all year for Christmas  
• Stress-free savings



#### Personal Loans

Low interest rates  
• Flexibility

\*APR = Annual Percentage Rate. \*\*Subject to credit approval. \*\*\*Must meet eligibility requirements. Call to see if you qualify. Loan promotions may change at any time with or without notice. See our website for more details.

### HOLIDAY CLOSURES:

**Veterans Day**  
Wednesday, November 11

**Thanksgiving**  
Thursday, November 26  
Friday, November 27

**Christmas**  
Thursday, December 24  
Friday, December 25

**New Year's Eve (Closes at noon)**  
Thursday, December 31

**New Year's Day**  
Friday, January 1